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**CLAIMS:**

What is claimed is:

1. A method in a data processing system for insuring delivery of an electronic document, the method  
5 comprising:  
    receiving a request from a requestor to insure delivery of the electronic document;  
    responsive to receiving the request, identifying a payment amount to insure delivery based on network  
10 characteristics of a network in which the electronic document is to be transmitted to form an identified payment amount;  
    sending an acknowledgment of the electronic document to the requestor, wherein the acknowledgment includes the  
15 identified payment amount; and  
    delivering the electronic document in response to receiving a reply to the acknowledgment from the requestor accepting the identified payment amount.
2. The method of claim 1 further comprising:  
20 billing the requestor in response to receiving a reply to the acknowledgment accepting the identified payment amount.
3. The method of claim 1, wherein the payment amount is received in a form of electronic cash, a credit card  
25 charge, or a debit to an account.

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4. The method of claim 1, wherein identifying step includes taking into account a value of the electronic document in addition to the network characteristics.

5. The method of claim 4, wherein an identified value  
5 of the electronic document is received from the requestor.

6. The method of claim 1, wherein the network characteristics includes at least one of congestion on a network, network traffic characteristics, reliability of  
10 the network, and transmissions statistics for the network.

7. The method of claim 1 further comprising:  
responsive to an inability to deliver the electronic document within a time guaranteed, sending a payment to  
15 requestor.

8. A method in a data processing system for insuring delivery of an electronic document, the method comprising:

receiving a request from a requestor to insure  
20 delivery of the electronic document;

receiving a delivery status of the electronic document;

determining from the delivery status if the electronic document has been timely delivered; and  
25 if the electronic document has not been timely delivered, compensating the requestor.

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9. A method in a data processing system for insuring delivery of an electronic document, the method comprising the data processing system implemented steps of:

receiving an indication of a payment for insurance  
5 for a timely delivery of the electronic document using a network; and

providing insurance in response to the indication,  
wherein the payment is based on at least one of network  
traffic characteristics, network congestion, reliability  
10 properties of the network, value of the electronic document, and statistical transmittives.

10. The method of claim 9, wherein the network includes at least one of an Internet, an intranet, a virtual private network, and a wide area network.

15 11. The method of claim 9, wherein the payment is one of a debit to an account, electronic cash, or a credit card charge.

12. A method in a data processing system for insuring delivery of an electronic document, the method comprising  
20 the data processing system implemented steps of:

receiving an indication of a payment for insurance  
for a timely delivery of the electronic document using a network; and

providing insurance in response to the indication,  
25 wherein the payment is based on at least a number of times a party to whom insurance is being provided has been paid insurance proceeds for untimely delivery of electronic documents.

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13. A data processing system comprising:  
a bus system;  
a communications unit connected to the bus system;  
a memory connected to the bus system, wherein the  
5 memory includes a set of instructions; and  
a processing unit connected to the bus system,  
wherein the processing unit executes the set of  
instructions to receive a request from a requestor to  
insure delivery of the electronic document; identify a  
10 payment amount to insure delivery based on network  
characteristics of a network in which the electronic  
document is to be transmitted to from an identified  
payment amount in response to receiving the request; send  
an acknowledgment of the electronic document to the  
15 requestor, wherein the acknowledgment includes the  
identified payment amount; and deliver the electronic  
document in response to receiving a reply to the  
acknowledgment from the requestor accepting the  
identified payment amount.
- 20 14. A data processing system comprising:  
a bus system;  
a communications unit connected to the bus system;  
a memory connected to the bus system, wherein the  
memory includes a set of instructions; and  
25 a processing unit connected to the bus system,  
wherein the processing unit executes the set of  
instructions to receive an indication of a payment for  
insurance for a timely delivery of the electronic  
document using a network; and provide insurance in  
30 response to the indication, wherein the payment is based  
on at least one of network traffic characteristics,

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network congestion, reliability properties of the network, value of the electronic document, and statistical transmittives.

15. A data processing system for insuring delivery of an  
5 electronic document, the data processing system comprising:

receiving means for receiving a request from a requestor to insure delivery of the electronic document;

- 10 identifying means, responsive to receiving the request, for identifying a payment amount to insure delivery based on network characteristics of a network in which the electronic document is to be transmitted to form an identified payment amount;

- 15 sending means for sending an acknowledgment of the electronic document to the requestor, wherein the acknowledgment includes the identified payment amount; and

- 20 delivering means for delivering the electronic document in response to receiving a reply to the acknowledgment from the requestor accepting the identified payment amount.

16. The data processing system of claim 15 further comprising:

- 25 billing means for billing the requestor in response to receiving a reply to the acknowledgment accepting the identified payment amount.

17. The data processing system of claim 15, wherein the payment amount is received in a form of electronic cash, a credit card charge, or a debit to an account.

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18. The data processing system of claim 15, wherein identifying means includes taking into account a value of the electronic document in addition to the network characteristics.

5 19. The data processing system of claim 18, wherein an identified value of the electronic document is received from the requestor.

20. The data processing system of claim 15, wherein the network characteristics includes at least one of  
10 congestion on a network, network traffic characteristics, reliability of the network, and transmissions statistics for the network.

21. The data processing system of claim 15, wherein the sending means is a first sending means and further  
15 comprising:  
second sending means, responsive to an inability to deliver the electronic document within a time guaranteed, for sending a payment to requestor.

22. A data processing system for insuring delivery of an  
20 electronic document, the data processing system comprising:

receiving means for receiving an indication of a payment for insurance for a timely delivery of the electronic document using a network; and  
25 providing means for providing insurance in response to the indication, wherein the payment is based on at least one of network traffic characteristics, network

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congestion, reliability properties of the network, value of the electronic document, and statistical transmittives.

23. The data processing system of claim 22, wherein the  
5 network includes at least one of an Internet, an intranet, a virtual private network, and a wide area network.

24. The data processing system of claim 22, wherein the  
10 payment is one of a debit to an account, electronic cash, or a credit card charge.

25. A computer program product in a computer readable medium for insuring delivery of an electronic document, the computer program product comprising:

first instructions for receiving a request from a  
15 requestor to insure delivery of the electronic document;

second instructions, responsive to receiving the request, for identifying a payment amount to insure delivery based on network characteristics of a network in which the electronic document is to be transmitted to  
20 form an identified payment amount;

third instructions for sending an acknowledgment of the electronic document to the requestor, wherein the acknowledgment includes the identified payment amount; and

25 fourth instructions for delivering the electronic document in response to receiving a reply to the acknowledgment from the requestor accepting the identified payment amount.

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26. A computer program product in a computer readable medium for insuring delivery of an electronic document, the computer program product of:

first instructions for receiving an indication of a  
5 payment for insurance for a timely delivery of the electronic document using a network; and

second instructions for providing insurance in response to the indication, wherein the payment is based on at least one of network traffic characteristics,  
10 network congestion, reliability properties of the network, value of the electronic document, and statistical transmittives.